



JOB AID: Uploading Conditions

Practical guidance for CWL brokers & partners

Community Wholesale Lending

Version: 1.0 Date: 09/10/2025

Community Wholesale Lending
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1. Overview

This job aid provides step-by-step guidance on uploading and submitting conditions in PARC.

2. Step-by-Step Instructions

1. Navigate to your loan file from your pipeline
-Select conditions

The screenshot displays the CWL system interface. At the top, the logo for COMMUNITY WHOLESALE LENDING is on the left, and user information 'Welcome Mary - Logout' and 'My AE: Test Test' are on the right. A navigation bar contains icons for My Pipeline, Quick Pricer, Guidelines, Forms, Job Aids, Appraisal Dashboard, Support, and My Account. Below this, loan details for 'Loan #: 8500252932 - Andy CWL-Test' are shown, including Loan Amount (\$320,000), Loan Purpose (Purchase), Property Address (123 Broadway Blvd, San Diego CA), and Loan Program (30 YR FIXED FNMA CWL). A loan pipeline progress bar shows stages from Disc Request to Loan Purchased, with 'Disc Request' marked as complete on 08/29. Below the pipeline is a horizontal menu with tabs: View 1003, Loan Summary, UW Package, Liability Report, Assets & Income Report, Conditions (highlighted with a green circle), Documents, Lock, Compliance Review, Purchase Review, and Requests. The 'Loan Summary' section below the tabs displays borrower information (Andy CWL-Test), contact details, and loan specifics (Loan #: 8500252932, Loan Purpose: Purchase, Loan Amount: \$320,000, Rate: 5.250%, Lock Price: 94.800, Appraised Value: \$400,000, LTV: 80.000, CLTV: 80.000).

Figure 1. Conditions

2. Upload conditions

- Drag or drop your conditions into the conditions box
- Documents should be uploaded to the individual corresponding condition

08/13 08/18 08/20 08/25

Disc Sent Loan Setup In Underwriting On Hold Approved Suspended CD Ordered Condition Review Clear to Close Docs Ordered Docs Out Docs Back Funded Post-Funding

View 1003 Loan Summary UW Package Liability Report Assets & Income Report Disclosure Report **Conditions** Documents Lock Requests Request Appraisal

Underwriting Conditions

Underwriting Conditions

Drag/Drop or Browse for a file to match an individual condition below.

Prior To Docs "PTD" Conditions

Lead based paint Disclosure required if built prior to 1978

Fully executed Real Estate Cert & FHA Amended Clause signed and dated by sellers and agents

Escrow Instructions with Vesting Amendment (if in wet state please provide a processors cert for vesting)

Acceptable Hazard Insurance policy with sufficient coverage. Must reference loan number. Mortgagee Clause: ML Mortgage Corp. dba Community Wholesale Lending ISAOA ATIMA, 8270 Aspen Street Rancho Cucamonga, CA 91730.

Provide letter of explanation regarding disposition of 195 W Repplier Rd, Bannock and provide hazard policy or borrower to verify property does not have insurance

Status

Active **Browse** Drag & Drop Files

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Submit To Condition Review

Figure 2. Condition Upload

3. Submit to condition review

- Once 90% of the conditions are uploaded, select submit to condition review

08/13 08/18 08/20 08/25

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Figure 3. Submit to condition review

3. Quick Tips / Common Errors to Avoid

- ✓ File must be in *Approved*, *Suspended* or *on hold* status for conditions to be uploaded and submitted
- ✓ 90% of conditions required to be uploaded prior to submitting to condition review
- ✓ Please notify your Client Relations Manager if you are uploading less than 90% of the required conditions

4. Support

Need help? Contact parcsupport@cwlend.com